

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RACHEL A FREEMAN

Debtor(s)

Case No. 15-14278

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2015.
- 2) The plan was confirmed on 12/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/25/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/19/2017.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$18,575.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$18,575.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,660.00
Court Costs \$0.00
Trustee Expenses & Compensation \$781.13
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,441.13

Attorney fees paid and disclosed by debtor: \$340.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE NA	Unsecured	324.00	335.25	335.25	37.32	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	4,819.00	5,701.40	5,701.40	634.69	0.00
COMCAST	Unsecured	1,644.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	628.00	627.82	627.82	69.89	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	3,443.00	3,787.18	3,787.18	421.59	0.00
IMAGINE	Unsecured	740.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	15,000.00	8,798.23	8,798.23	8,798.23	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	13,918.42	13,918.42	1,549.41	0.00
ISAC	Unsecured	3,009.00	3,669.93	3,669.93	408.52	0.00
ISAC	Unsecured	1,346.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	453.00	453.54	453.54	50.49	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	346.00	400.80	400.80	44.61	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	1,027.20	1,027.20	114.34	0.00
NAVIENT	Unsecured	4,027.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	5,098.00	5,126.52	5,126.52	570.69	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,540.00	8,572.65	8,572.65	954.32	0.00
NAVIENT SOLUTIONS INC	Unsecured	671.00	675.33	675.33	75.18	0.00
PRA RECEIVABLES MGMT	Unsecured	2,052.00	1,556.47	1,556.47	173.26	0.00
PROGRESSIVE INSURANCE	Unsecured	280.00	NA	NA	0.00	0.00
Rent Recovery LLC/ Original Plaza	Unsecured	3,574.00	NA	NA	0.00	0.00
SWEDISH COVENANT HOSPITAL	Unsecured	302.00	NA	NA	0.00	0.00
SWEDISH COVENANT HOSPITAL	Unsecured	199.00	NA	NA	0.00	0.00
SWEDISH COVENANT HOSPITAL	Unsecured	163.00	NA	NA	0.00	0.00
SWEDISH COVENANT HOSPITAL	Unsecured	157.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	502.00	NA	NA	0.00	0.00
TMobile	Unsecured	507.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	297.00	2,078.04	2,078.04	231.33	0.00
Verizon	Unsecured	93.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	93.00	NA	NA	0.00	0.00
VILLAGE OF OAK PARK	Unsecured	2,810.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,798.23	\$8,798.23	\$0.00
TOTAL PRIORITY:	\$8,798.23	\$8,798.23	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,930.55	\$5,335.64	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,441.13</u>	
Disbursements to Creditors	<u>\$14,133.87</u>	
TOTAL DISBURSEMENTS :		<u>\$18,575.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.